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On May 28, 2004

TOWNSEND and TOWNSEND and CREW LLP

By: Monique M. Butler

PATENT
Attorney Docket No.: 16869P-024200US
Client Ref. No.: 340001387US1

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GROUP 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Akira Morita et al.

Application No.: 09/900,086

Filed: July 5, 2001

For: PAYMENT PROCESSING
METHOD AND SYSTEM

Customer No.: 20350

Confirmation No. 5868

Examiner: Jalatee Worjloh

Technology Center/Art Unit: 3621

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed May 4, 2004, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.